

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Eric Chlebowski
Jessica Lynne Chlebowski
Debtors

Case No. 19-04644-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Oct 07, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Michael Eric Chlebowski, Jessica Lynne Chlebowski, P.O. Box 594, Albrightsville, PA 18210-0594 |
| 5263978 | + Advanced Recovery Systems, PO Box 80766, Valley Forge, PA 19484-0766 |
| 5263986 | Pocono Surgical Associates, 505 Independence Rd., Ste E, Stroudsburg, PA 18360 |
| 5263987 | + Progressive Physicians Associates, PO Box 4338, Columbus, GA 31914-0338 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | ^ MEBN | Oct 07 2024 18:36:11 | Fay Servicing, LLC as Servicer for US Bank Trust N, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631 |
| cr | + EDI: PRA.COM | Oct 07 2024 22:38:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5263980 | Email/Text: ebn@americollect.com | Oct 07 2024 18:40:00 | Americollect Inc, 1851 S Alverno Rd., Manitowoc, WI 54220 |
| 5263979 | + Email/Text: bankruptcy@acacceptance.com | Oct 07 2024 18:40:00 | American Credit Acceptance, 961 E. Main St., 2nd Floor, Spartanburg, SC 29302-2185 |
| 5269637 | + Email/Text: bankruptcy@cavps.com | Oct 07 2024 18:40:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 5263981 | + EDI: CCS.COM | Oct 07 2024 22:38:00 | Credit Collection Services, 2 Wells Ave., Newton Center, MA 02459-3225 |
| 5263982 | + Email/Text: bknotice@ercbpo.com | Oct 07 2024 18:40:00 | Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547 |
| 5533281 | ^ MEBN | Oct 07 2024 18:36:10 | Fay Servicing, LLC as Servicer, for US Bank Trust N.A., 1325 Franklin Avenue, Suite 160, Garden City, New York 11530-1631 |
| 5263983 | + Email/Text: nsm_bk_notices@mrc cooper.com | Oct 07 2024 18:40:00 | Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 |
| 5263984 | + Email/Text: Bankruptcies@nragroup.com | Oct 07 2024 18:40:00 | National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036 |
| 5288128 | + Email/Text: nsm_bk_notices@mrc cooper.com | Oct 07 2024 18:40:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096 |
| 5263985 | ^ MEBN | Oct 07 2024 18:36:08 | Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215-2239 |
| 5263988 | + Email/Text: ngisupport@radiusgs.com | Oct 07 2024 18:40:00 | Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905 |
| 5263989 | + EDI: AISTMBL.COM | | |

District/off: 0314-5
Date Rcvd: Oct 07, 2024

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 21

| | | | |
|---------|--------|----------------------|---|
| 5264765 | ^ MEBN | Oct 07 2024 22:38:00 | Sprint, KSOPHT0101-Z4300, 6391 Sprint Parkway, Overland Park, KS 66251-6100 |
| 5447796 | ^ MEBN | Oct 07 2024 18:36:19 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5447797 | ^ MEBN | Oct 07 2024 18:36:08 | US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609 |
| | | Oct 07 2024 18:36:07 | US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, US Bank Trust National Association, Bankruptcy Department 75381-4609 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------------------------|
| cr | | US Bank Trust National Association |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Charles G. Wohlrab | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkecf@friedmanvartolo.com cwohlrb@ecf.courtdrive.com |
| Denise E. Carlon | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com |
| Jack N Zaharopoulos | TWeclf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com |
| Jason M Rapa | on behalf of Debtor 2 Jessica Lynne Chlebowski jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com |
| Jason M Rapa | on behalf of Debtor 1 Michael Eric Chlebowski jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com |
| Laura Egeman | on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust laura.egeman@mccalla.com, |

District/off: 0314-5

Date Rcvd: Oct 07, 2024

User: AutoDocke

Form ID: 3180W

Page 3 of 3

Total Noticed: 21

legerman@rasnj.com;ras@ecf.courtdrive.com;mccallaecf@ecf.courtdrive.com

Lauren Marie Moyer

on behalf of Creditor Fay Servicing LLC as Servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

| | | |
|---|---------------------------------|---|
| Information to identify the case: | | |
| Debtor 1 | <u>Michael Eric Chlebowski</u> | |
| | First Name | Middle Name Last Name |
| Debtor 2 (Spouse, if filing) | <u>Jessica Lynne Chlebowski</u> | |
| | First Name | Middle Name Last Name |
| United States Bankruptcy Court Middle District of Pennsylvania | | |
| Case number: <u>5:19-bk-04644-MJC</u> | | |
| | | Social Security number or ITIN <u>xxx-xx-5190</u> |
| | | EIN <u>-----</u> |
| | | Social Security number or ITIN <u>xxx-xx-2334</u> |
| | | EIN <u>-----</u> |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Eric Chlebowski

Jessica Lynne Chlebowski
fka Jessica Lynne Trueman

By the
court:

10/7/24

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
 - ◆ debts for most student loans;
 - ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.